

PREMIER SERVICE BANK

	CPP Disbursement Date 02/20/2009	Cert 57059	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$141	\$132	-6.5%		
Loans	\$104	\$83	-20.0%		
Construction & development	\$10	\$7	-26.1%		
Closed-end 1-4 family residential	\$8	\$6	-26.8%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-13.4%		
Commercial & Industrial	\$12	\$10	-15.6%		
Commercial real estate	\$70	\$56	-19.7%		
Unused commitments	\$7	\$7	4.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$1	-42.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$6	\$3	-55.2%		
Cash & balances due	\$23	\$40	72.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$131	\$121	-7.2%		
Deposits	\$112	\$109	-2.2%		
Total other borrowings	\$18	\$11	-38.9%		
FHLB advances	\$18	\$11	-38.9%		
Equity					
Equity capital at quarter end	\$11	\$11	1.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	7.7%	--		
Tier 1 risk based capital ratio	9.5%	12.1%	--		
Total risk based capital ratio	10.8%	13.4%	--		
Return on equity ¹	-29.5%	13.1%	--		
Return on assets ¹	-2.3%	1.0%	--		
Net interest margin ¹	4.8%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	26.4%	78.4%	--		
Loss provision to net charge-offs (qtr)	54.2%	0.0%	--		
Net charge-offs to average loans and leases ¹	6.3%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	17.1%	1.2%	0.0%	2.0%	--
Closed-end 1-4 family residential	16.1%	0.4%	6.9%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	4.0%	8.9%	5.2%	0.0%	--
Commercial real estate	7.7%	4.2%	0.6%	0.0%	--
Total loans	8.6%	4.2%	1.6%	0.2%	--